



**CREDIT CLEAN AUSTRALIA**

Specialists in Bad Credit Repair Solutions Australia Wide

# Feedback and Complaints Handling Policy



## 1. What is a complaint?

Credit Clean Australia defines a complaint as; An implied or express statement of dissatisfaction related to an organisations services or products where a response is sought.

## 2. Guiding Principles

The standard of our complaints handling procedures are:

### 2.a. Visibility

Details on how to make a complaint and how we address complaints can be obtained with ease; Available on request is a complaints handling policy which will include articulated IDR procedures, this will also be accessible to every client, shown on our website, provided to each complainant at the time of making a complaint (through email, internet, or post) tr

### 2.b. Accessibility and Charges

All complainants can easily access the complaints handling policy free of charge. Complaints can be made via email, telephone and post. To make an email complaint it needs to be sent to [jordan@creditcleanaustralia.com.au](mailto:jordan@creditcleanaustralia.com.au). To make a complaint via phone, this can be done by calling 1300 739 860 or via post to 1502/56 Scarborough Street, Southport QLD 4215.

### 2.c. Responsiveness

All complaints once received are acknowledged promptly. They are then addressed in accordance to the urgency and manner of the complaint. A final response will be provided within 21 business days when required.

### 2.d. Objectivity

All complaints are handled in a fair, unbiased manner throughout the complaints handling procedure. When a final response is given, reasons for the outcome will be provided to the complainant and all issues will be addressed. IDR procedures have been introduced to ensure both parties have the opportunity to make their case.

### 2.f. Confidentiality

Credit Clean Australia will not disclose any information regarding the complainant personally that is identifiable unless given consent to do so either verbally or in writing or required to do so by a complaint body.

### 2.g. Customer-Focused Approach

All complaints are treated seriously. Credit Clean Australia is committed to providing a complaint resolution without causing grief wherever a complainant is needing assistance.

### 2.h. Accountability

All information regarding complaints and complaints handling is supplied to managers and all complaints are logged in complaints register. All complaints that are received we take responsibility for the actions that are taken and all decisions that are made.

### 2.i. Continual Improvement

No less than once a year, a review of the IDR procedure will be conducted to ensure the quality of our services are continuously improving and that all complaints are being handled accordingly.

## 3. Commitment

Credit Clean Australia is committed to providing effective and efficient complaints handling. Senior Management will ensure this is implemented by;

- Providing all staff with the training and education of the IDR procedures;
- Providing competent resources allocated to IDR; and
- Providing effective and timely complaints handling by enforcing management systems and reporting procedures.

## 4. Resources

Senior Management will ensure that the complaints handling process operates effectively and efficiently by ensuring adequate resources are provided. In order to ensure the sufficiency of complaints handling Credit Clean Australia will:

- Provide and display a contact point for complaints;
- Provide training and appoint responsibility to staff in complaints handling and have them readily available to all staff.
- Ensure procedures are in place to handle all disputes and complaints efficiently, fairly and consistently.

## 5. Collection of Information

All information regarding complaints is recorded confidentially and accurately, this is achieved by identifying and implementing the following;

### 5.a. Identifying Complainants

When a complainant contacts Credit Clean Australia in regards to a complaint, Credit Clean Australia will identify the complainant using two forms of identification. We will not speak to a third party regarding the complainant or complaint unless we have received written Authority from the complainant to do so.

### 5.b. Gathering Information

To gather information regarding the complaint, relevant questions will be asked.

### 5.c. Maintaining

Details are recorded by the staff member handling the complaint and is maintained by the complaints officer.

### 5.d. Storing

The complaints register is accessed internally and all information is recorded within the system.

### 5.e. Disposing of Records

All information regarding complaints whether electronically or on paper when required to, will be disposed of accordingly. All electronic data will be deleted and any paper information will be disposed of using an electronic shredder.

## 6. Analysis & Evaluation of Complaints

To identify re-occurring problems and

- The complaints nature
- The complaints outcome
- The complaints subject; and
- Timeliness of response

## 7. Maximum Timeframes at IDR

Storing – The complaints register is stored electronically on internal servers. A backup of these servers is processed to an offsite location on a daily basis. Where a complaint does not involve hardship/postponement of enforcement proceedings and default notices relating to money's owed to Credit Clean Australia, we have adopted the following timeframes;

- A final response will be provided within 21 business days.
- A written response will not be provided if the dispute is settled within one business day of being received & a written response was not requested.

Where the above timeframes cannot be met, Credit Clean Australia will:

- Inform the complainant of the delay and provide reason as to why.
- Advise the complainant of their right to escalate to EDR; and provide the appropriate contact details for them to do so.

## 8. External Dispute Resolution (EDR)

Credit Clean Australia is a member of the Australian Financial Complaints Authority (AFCA), registration number 81727. Information advising a complainant about this EDR scheme is located in the complaints handling policy, posted on our website. If a complaint has been through the IDR process but remains unresolved, or is not resolved within the appropriate time limits, the relevant complaints handling staff will:

- Inform the complainant that they have the right to pursue their complaint with an EDR scheme; and
- Provide details about how to access the relevant EDR scheme.

## 9. Complaints Handling Process

### 9.a. Receiving Complaints

Complaints can be expressed via email, telephone and post. To make an email complaint it needs to be sent to [jordan@creditcleanaustralia.com.au](mailto:jordan@creditcleanaustralia.com.au). To make a complaint via phone, this can be done by calling 1300 739 860 or via post to 1502/56 Scarborough Street, Southport QLD 4215. Upon receiving a complaint Credit Clean Australia will contact the complainant & gather information to assist in the investigation.

### 9.b. Investigating Complaints

The seriousness and severity of the complaint will determine the level of investigation required for the complaint. All information will be assessed by Credit Clean Australia.

### 9.c. Responding to Complaints Within Appropriate Time Limits

Credit Clean Australia will contact a client by phone if they have made a written complaint, the details of the written complaint will be confirmed. Credit Clean Australia will take steps to ensure that complaints are responded to promptly.

### 9.d. Referring Unresolved Complaints to an EDR Scheme

Within 21 business days, the complainant will be provided a final response, this will explain that if the complainant is not satisfied with the result we have provided they have the right to pursue their complaint with an EDR scheme; and provide the appropriate contact details to do so.

### 9.e. Recording Information About Complaints

Details will be logged in the complaints register.

### 9.f. Identifying and Recording Systematic Issues

The complaints register will be reviewed periodically to identify systematic discrepancies.

## 10. Remedies Available for Resolving Complaints

Depending on the severity of the complaint and level of investigation, one or more of the following may be offered to a complainant:

- Formal apology
- Rescission of agreement
- Partial refund of money paid to Credit Clean Australia
- Full refund of money paid to Credit Clean Australia
- Partial Discount of Credit Clean Australia's fees

This will be assessed on a case by case basis, some measures may be taken that aren't supplied above depending on the case, this will be determined by a Senior Manager.

## 11. Internal Structures & Reporting Requirements for Complaints Handling

All complaints Credit Clean Australia receive are reported to a manager, depending on the severity and urgency of the complaint it may be referred to a senior manager.



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## Credit Clean Australia

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Phone: **1300 739 860**

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